

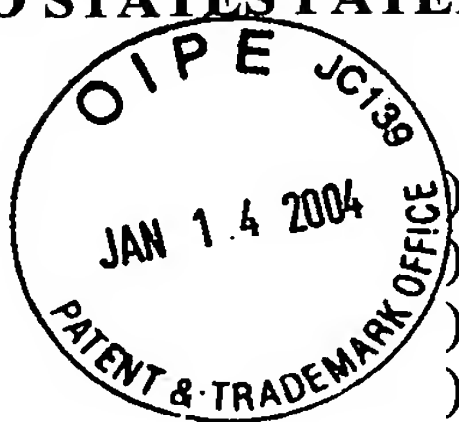
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of
MISTRY, Nalin et al.

Serial No.: 10/645,489

Filed: August 22, 2003

For: MULTI-STAGED SERVICES
POLICIGN



Group Art Unit: 2661

Examiner: Unknown

Attorney Docket: 91436-371

PTO Customer No.: 22463

INFORMATION DISCLOSURE STATEMENT

The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir/Madam:

In accordance with the provisions of 37 CFR 1.56, Applicant hereby makes of record the references set out on the attached form PTO/SB/08A (08-03).

A copy of each reference is enclosed.

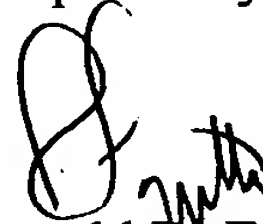
No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103, and Applicant reserves the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish otherwise. Moreover, Applicant does not represent that a reference has been thoroughly reviewed or that any portion of any reference is relevant.

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It is respectfully requested that the information be expressly considered by the Examiner and that the references be made of record and appear among the "References Cited" on any patent to issue therefrom.

The Patent Office is hereby authorized to charge any deficiency, or credit any overpayment in fees to Deposit Account Number 19-2548.

Respectfully submitted,



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DATE: January 13, 2004
91436-371 RDF/CCC/pan
Enclosures



U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Complete if Known

(Use as many sheets as necessary)

Sheet	1	of	1
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Application Number	10/645,489
Filing Date	August 22, 2003
First Named Inventor	MISTRY, Nalin et al.
Art Unit	2661
Examiner Name	Unknown
Attorney Docket Number	91436-371

[illegible][illegible]

**Examiner
Signature**

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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